

CHAPTER 13 PLAN

Case No.: 14-03411-TBB

Debtor(s): Earnest P. Jonseof SS#: xxx-xx-6954 Net Monthly Earnings: 746.00  
Terri M. Jonseof SS#: xxx-xx-2677 Number of Dependents: 2

1. Plan Payments:

(  ) Debtor(s) propose to pay direct a total of \$ 746.00  weekly  bi-weekly  semi-monthly  monthly into the plan; or

(  ) Payroll deduction Order: To \_\_\_\_\_ for  
\$ \_\_\_\_\_  weekly  bi-weekly  semi-monthly  monthly.

Length of plan is approximately 54 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 40,284.00.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
<b>Internal Revenue Service CH 13</b>	<b>Taxes and certain other debts</b>	<b>\$1,850.29</b>	<b>\$40.00</b>

B. Total Attorney Fee: \$ 3,000.00 ; \$595.00 paid pre-petition; \$ 1120.00 to be paid at confirmation and \$ 130.00 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Ocwen Loan Servicing	\$242,694.32	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor <b>\$1,890.00</b>	<b>October 2014</b>	<b>\$23,000.00</b>	<b>Through and include Sept 2014</b>	<b>0.00%</b>	<b>\$426.00</b>

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
<b>-NONE-</b>								

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
<b>-NONE-</b>				

IV. Special Provisions:

- This is an original plan.
- This is an amended plan replacing plan dated 9/2/14.
- This plan proposes to pay unsecured creditors "POT" %.
- Other Provisions: Debtor will pay all pre and post petition utility service charges to Alabama Power Company and Alabama Gas Corp. in lieu of posting a deposit under 11 U.S.C. 366 and acknowledge that 11 U.S.C. 326 will not prohibit collection of these debts by Alabama Power Company and Alabama Gas Corp.

Debtor proposes to pay a "POT" to holders of allowed general unsecured claims of \$8,200.00.

Name/Address/Telephone/Attorney for Debtor (s)

/s/ Paula C. Greenway  
505 North 20th Street  
Suite 1220  
Birmingham, AL 35203  
Telephone # 205.324.4000

Date March 10, 2015

/s/ Earnest P. Jonseof

Earnest P. Jonseof

Signature of Debtor

/s/ Terri M. Jonseof

Terri M. Jonseof

Signature of Debtor

United States Bankruptcy Court  
Northern District of Alabama

In re **Earnest P. Jonseof**  
**Terri M. Jonseof**

Debtor(s)

Case No. **14-03411-TBB**  
Chapter **13**

**CERTIFICATE OF SERVICE**

I hereby certify that on March 10, 2015, a copy of March 10, 2015 was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Alabama Gas Company

20 20th St. South

Birmingham, AL 35233-2018

Alabama Power

1313 6th Ave. North

Birmingham, AL 35203

Amerifinancial Solutio

Po Box 602570

Charlotte, NC 28260

Bellsouth

P.O. Box 105503

Atlanta, GA 30348-5503

Bk Of Amer

Po Box 982235

El Paso, TX 79998

Charter Communications

4601 Southlake Pkwy, Ste. 125

Birmingham, AL 35244

Eric Holder, Attorney General

Department of Justice

10th and Constitution Avenue Rm. B-324

Washington, DC 20530

Franklin Collection Sv

2978 W Jackson St

Tupelo, MS 38801

Internal Revenue Service

Austin IRS Center

Stop 6692 AUSC

Austin, TX 73301-0021

Internal Revenue Service

Attn: Ron Hill

801 Tom Martin Drive 137 C3

Birmingham, AL 35211

Internal Revenue Service CH 13

**11601 Roosevelt Blvd.  
Mail Drop Point N 781  
Philadelphia, PA 19154**

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**IRS  
2970 Market Street  
Mail Stop 5-Q30, 133  
Philadelphia, PA 19104-5016**

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**Jauregui & Lindsey, LLC  
2110 Devereux Circle  
Suite 100  
Birmingham, AL 35243**

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**Jefferson County Tax Collector  
716 North 20th Street  
Birmingham, AL 35203**

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**Ocwen Loan Servicing  
P.O. Box 24737  
West Palm Beach, FL 33416**

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**Shelby County Tax Assessor  
Main Street  
Columbiana, AL 35051**

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**Springleaf  
Po Box 9068  
Brandon, FL 33508**

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**State of Alabama Department of Revenue  
Jefferson Shelby Taxpayer Service Center  
P.O. Box 1927  
Pelham, AL 35124**

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**State of Alabama, Department of Revenue  
Legal Division  
P.O. Box 320001  
Montgomery, AL 36132-0001**

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I declare that the foregoing is true and correct to the best of my knowledge, information, and belief.  
Signed under penalty of perjury pursuant to the laws of the United States of America this 10th day of March,  
2015 at \_\_\_\_\_.

/s/ Paula C. Greenway

**Paula C. Greenway  
Greenway Bankruptcy Law, LLC  
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Suite 1220  
Birmingham, AL 35203  
205.324.4000Fax:205.326.1150  
greenwaybankruptcylaw@gmail.com**